

RICK A. YARNALL  
CHAPTER 13 BANKRUPTCY TRUSTEE  
701 Bridger Ave  
Suite 820  
Las Vegas, NV 89101  
(702) 853-4500

E-FILED

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA

IN RE:  
ERICSON FELICIANO

CASE NO: BKS-09-34371-MKN

HAINES & KRIEGER, L.L.C.  
Attorney for the Debtor

CHAPTER 13

Hearing Date: March 18, 2010  
Hearing Time: 1:30 pm

**TRUSTEE'S OPPOSITION TO CONFIRMATION OF PLAN #1  
COMBINED WITH TRUSTEE'S RECOMMENDATION FOR DISMISSAL**

The Trustee herein, Rick A. Yarnall, hereby objects to confirmation of Plan and hereby represents the following:

The debtor(s) filed for Chapter 13 relief on 12/30/2009. The 341(a) Meeting of Creditors held on February 09, 2010 at 9:00 am was:

- concluded

The Trustee objects to confirmation of the Chapter 13 Plan for the following reason(s):

- Amendment to Plan: provide for higher mortgage creditor arrearages.
- The debtor(s) has failed to cooperate with the Trustee [11 USC 521 (3)] as the following document(s) were not provided:
  - Debtor failed to provide copy of most recent tax return for tax year 2009 not less than 7 days prior to the Sect. 341 hearing as required pursuant to Sect. 521(e)(2)(A)(i).
  - Profit & loss statement: June- Nov (detailed by month)
  - Bank statements: Wells Fargo #0181 Nov 6-30, Wells Fargo #9422 June-July. TruMark #1829 June-July, Sept-Oct
  - Support amount stated on Schedule J regarding excessive expenses: health insurance
  - Other: Provide written status report at time of confirmation hearing & any subsequent confirmation hearings to Trustee as to loan modification

The Chapter 13 Trustee objects to the following line(s) on the Debtor's form B22(c) for the reason the amount stated therein is either incorrect or excessive and requires the debtor to provide documentation to support the claim;

- Line 57 - Part V. Deduction for special circumstances: provide documentation to support expenses stated
- Plan to be interlinedated with tax years: 09-11
- Plan - Other issues: Resolve objection to Plan filed by sec. creditor(s); Trustee objects to language in §6.03

THEREFORE, the Trustee objects to confirmation for the foregoing reasons and recommends that this case be dismissed and that the Trustee be allowed administrative expenses in the amount of \$150.00 per quarter the case is pending.

Dated: March 05, 2010

/s/ Rick A. Yarnall

Rick A. Yarnall, Chapter 13 Trustee

# CERTIFICATE OF NOTICE

District/off: 0978-2  
Case: 09-34371

User: espinozal  
Form ID: pdf891

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Total Noticed: 75

Date Rcvd: Mar 09, 2010

The following entities were noticed by first class mail on Mar 11, 2010.

db +ERICSON FELICIANO, 10168 LONGORIA ST., LAS VEGAS, NV 89178-8047  
 cr +BAC HOME LOANS SERVICING, L.P. FKA COUNTRYWIDE HOM, MILES, BAUER, BERGSTROM & WINTERS, 2200 PASEO VERDE PARKWAY, STE 250, HENDERSON, NV 89052-2704  
 cr +GMAC MORTGAGE, LLC, Pite Duncan LLP, 4375 Jutland Drive, Suite 200, San Diego, CA 92117-3600  
 5608050 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN PA 19355-0701  
 5541048 +American Express, Acct No xxxxxxxxxxxxxxxx8893, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
 5541049 +American Express, Acct No xxxxxxxxxxxxxxx5413, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
 5541050 +American Express, Acct No xxxxxxxxxxxxxxx5863, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
 5541051 +American Express, Acct No xxxxxxxxxxxxxxx8893, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 5541052 +American Express, Acct No xxxxxxxxxxxxxxx5413, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 5541053 +American Express, Acct No xxxxxxxxxxxxxxx5863, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 5679001 +BAC HOME LOANS SERVICING, L.P. FKA, COUNTRYWIDE HOME LOANS SERVICING, L.P., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100  
 5541055 +Bank Of America, Acct No 62, Po Box 17054, Wilmington, DE 19850-7054  
 5541054 +Bank Of America, Acct No 6575, Po Box 1598, Norfolk, VA 23501-1598  
 5541057 +Bank of America, Acct No xxxxxxxxx0001, Po Box 1598, Norfolk, VA 23501-1598  
 5541056 +Bank of America, Acct No xxxxxxxxx0001, Attn: Bankruptcy Dept NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 5700642 CR EVERGREEN, LLC, MS 550, PO BOX 91121, SEATTLE, WA 98111-9221  
 5541059 +Chase Manhattan, Acct No xxxxxxxxxxxx0806, 201 N Walnut St # Del-10, Wilmington, DE 19801-2920  
 5541058 +Chase Manhattan, Acct No xxxxxxxxxxxx0806, Attn: Bankruptcy Research Dept, 3415 Vision Dr, Columbus, OH 43219-6009  
 5541060 +Countrywide Home Lending, Acct No xxxx0582, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 5541061 +Countrywide Home Lending, Acct No xxxx2076, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 5541067 +Countrywide Home Lending, Acct No xxxx2164, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 5541064 +Countrywide Home Lending, Acct No xxxx3367, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 5541065 +Countrywide Home Lending, Acct No xxxx4583, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 5541062 +Countrywide Home Lending, Acct No xxxx4947, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 5541063 +Countrywide Home Lending, Acct No xxxx5003, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 5541066 +Countrywide Home Lending, Acct No xxxx8902, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
 5541068 +Countrywide Home Lending, Acct No xxxx0582, 450 American St, Simi Valley, CA 93065-6285  
 5541069 +Countrywide Home Lending, Acct No xxxx2076, 450 American St, Simi Valley, CA 93065-6285  
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 5541071 +Countrywide Home Lending, Acct No xxxx5003, 450 American St, Simi Valley, CA 93065-6285  
 5541074 +Countrywide Home Lending, Acct No xxxx8902, 450 American St, Simi Valley, CA 93065-6285  
 5541076 +Elan Financial Service, Acct No xxxxxxxx2060, Po Box 5229, Cincinnati, OH 45201-5229  
 5541077 +Elan Financial Service, Acct No xxxxxxxx2060, Po Box 790084, Saint Louis, MO 63179-0084  
 5541079 +Fia Csna, Acct No 4299, Po Box 17054, Wilmington, DE 19850-7054  
 5541078 +Fia Csna, Acct No 4299, Po Box 26012, Nc4-105-02-77, Greensboro, NC 27420-6012  
 5541086 +Home Comings Financial, Acct No xxxxxx6600, Attention: Bankruptcy Dept, 1100 Virginia Drive, Fort Washington, PA 19034-3204  
 5541085 +Home Comings Financial, Acct No xxxxx9799, Attention: Bankruptcy Dept, 1100 Virginia Drive, Fort Washington, PA 19034-3204  
 5541084 +Home Comings Financial, Acct No xxxxxxx5809, Attention: Bankruptcy Dept, 1100 Virginia Drive, Fort Washington, PA 19034-3204  
 5541089 +Home Comings Financial, Acct No xxxxxx6600, Po Box 4622, Waterloo, IA 50704-4622  
 5541088 +Home Comings Financial, Acct No xxxxx9799, Po Box 4622, Waterloo, IA 50704-4622  
 5541087 +Home Comings Financial, Acct No xxxxxxx5809, Po Box 4622, Waterloo, IA 50704-4622  
 5541090 +Hsbc Bank, Acct No xxxxxxxx0632, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253  
 5541091 +Hsbc Bank, Acct No xxxxxxxx0632, Po Box 5253, Carol Stream, IL 60197-5253  
 5541092 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126, PHILADELPHIA PA 19114-0326  
 (address filed with court: IRS, PO Box 21126, Insolvency, Philadelphia, PA 19114-0326)  
 5541093 +Mountains Edge Master Association, 8360 E Via De Ventura Suite 100 Bldg L, Scottsdale, AZ 85258-3183  
 5541095 +Ruisseau Place Homeowners' Assoc, Acct No xxxxxxx0770, c/o Spectrum Association Mgmt. LP, 545 E. John Carpenter Freeway, Suite 300, Irving, TX 75062-3964  
 5541098 +Sears/cbsd, Acct No xxxx1964, 701 East 60th St N, Sioux Falls, SD 57104-0432  
 5541100 +Toyota Motor Credit Co, Acct No xxxxxxxxxxxxxxx0001, 777 E Campbell Rd Ste 20, Richardson, TX 75081-1891  
 5541101 +Toyota Motor Credit Co, Acct No xxxxxxxxxxxxxxx0001, 10040 N 25th Ave Ste 200, Phoenix, AZ 85021-1648  
 5541099 +Toyota Motor Credit Co, Acct No xxxxxxxxxxxxxxx0001, 2600 Michelson Dr Ste 50, Irvine, CA 92612-1550  
 5697742 +Toyota Motor Credit Corporation, 3200 West Ray Road, Chandler, AZ 85226-2450  
 5541102 +Trumark Fin, Acct No xx9020, 1000 Northbrook Dr, Trevose, PA 19053-8430

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 Total Noticed: 75

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5541103	+Trumark Financial Cu, Acct No xxxxx0009, 1000 Northbrook Dr, Trevose, PA 19053-8430
5541104	++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 (address filed with court: Us Bank, Acct No xxxxxx2058, Po Box 5227, Cincinnati, OH 45201)
5564339	+WELLS FARGO BANK, N.A., ONE HOME CAMPUS, MAC# X2302-045, DES MOINES, IA 50328-0001
5541106	+Washington Mutual Fa, Acct No xxxxxxxxx9285, 324 W Evans St, Florence, SC 29501-3430
5541108	+Washington Mutual Mortgage, Acct No xxxxxxxxxxxx6305, Attention: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851
5541107	+Washington Mutual Mortgage, Acct No xxxxxxxxxxxxxxxxxxxx6912, Attention: Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way, Jacksonville, FL 32256-6851
5541110	Washington Mutual Mortgage, Acct No xxxxxxxxxxxx6305, Po Box 1093, Northridge, CA 91328
5541109	+Washington Mutual Mortgage, Acct No xxxxxxxxxxxxxxxxxxxx6912, Po Box 24696, Columbus, OH 43224-0696
5541111	+Wells Fargo Card Ser, Acct No xxxxxxxxx6380, Po Box 5058, Portland, OR 97208-5058
5541112	+Wells Fargo Card Ser, Acct No xxxxxxxxx6380, Po Box 5445, Portland, OR 97228-5445
5541113	+Wells Fargo Hm Mortgag, Acct No xxxxxxxxx3489, 8480 Stagecoach Cir, Frederick, MD 21701-4747
5541114	+Wffnb/thomasville Mc, Acct No xxxxxx8549, Po Box 94498, Las Vegas, NV 89193-4498

The following entities were noticed by electronic transmission on Mar 09, 2010.

5541081	+E-mail/PDF: gecsed@recoverycorp.com Mar 10 2010 00:57:08 GEMB / HH Gregg, Acct No xxxxxxxxx0093, Po Box 981439, El Paso, TX 79998-1439
5541080	+E-mail/PDF: gecsed@recoverycorp.com Mar 10 2010 00:57:08 GEMB / HH Gregg, Acct No xxxxxxxxx0093, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
5541083	+E-mail/PDF: gecsed@recoverycorp.com Mar 10 2010 00:57:07 GEMB / Old Navy, Acct No xxxxxxxxx8127, Po Box 981400, El Paso, TX 79998-1400
5541082	+E-mail/PDF: gecsed@recoverycorp.com Mar 10 2010 00:57:08 GEMB / Old Navy, Acct No xxxxxxxxx8127, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
5541094	+E-mail/PDF: gecsed@recoverycorp.com Mar 10 2010 00:57:07 Pearle/gemb, Acct No xxxxxxxxx0636, Po Box 981439, El Paso, TX 79998-1439
5541097	+E-mail/PDF: gecsed@recoverycorp.com Mar 10 2010 00:57:07 Sams Club, Acct No xxxxxxxxx4240, Po Box 981400, El Paso, TX 79998-1400
5541096	+E-mail/PDF: gecsed@recoverycorp.com Mar 10 2010 00:57:07 Sams Club, Acct No xxxxxxxxx4240, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
5541105	+E-mail/Text: milton.jones@viewpointbank.com Viewpoint Bank, Acct No xxxxx0050, 720 E. Arapaho, Richardson, TX 75081-2213

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr WELL'S FARGO BANK, N.A.

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2010

Signature: